

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v

**Case No. 05-484-L
Docket No. 2005-602**

Joseph Makoski,

Respondent.

For the Petitioner:

**Laurence S. Wood (P34745)
Office of Financial and Insurance Services
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Lansing, MI 48933
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For the Respondent:

**Joseph Makoski
28846 Gail Drive
Warren, MI 48093

Mark Makoski
28479 Hoover
Warren, MI 48093**

**Issued and entered
this 13th day of February 2006
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated November 30, 2005. She recommended that the complaint in this matter be dismissed based upon the default of the Petitioner. No exceptions were filed, so on January 13, 2006, this Special Deputy Commissioner issued a Final Decision dismissing this matter based upon the Petitioner's failure to appear and present its case.

Subsequently, the Petitioner submitted a copy of a Consent Order and Stipulation dated December 5, 2005. In it, the Respondent admitted the correctness of the allegations and agreed to the surrender of his license.

A new Final Decision should be issued to reflect the correct reason for the dismissal of this matter.

Therefore, it is ORDERED that:

1. This matter is dismissed due to the stipulated settlement of the parties.
2. This Final Decision supercedes the Final Decision issued January 13, 2006.